

BEST IMAGE AVAILABLE



HOUSTON POLICE
FEDERAL CREDIT UNION

Proud to Serve Houston's Finest

12-23-2010

Jennifer J. Johnson, Secretary, Board of Governors of the Federal Reserve System
20th Street and Constitution Ave, NW
Washington, DC 20551

RE: Docket No. R- 1390, Regulation Z; Truth in Lending

Dear Ms. Johnson,

Houston Police Federal Credit Union, Houston, Texas - Asset size 392 Million,
26,000 members

Our credit union has always given our members a choice on insurance options. Working with police officers as our primary member we feel strongly about providing low cost insurance options on maintaining their income to assist them in their normal way of life. Offering coverage at a low cost is something the officers expect from us. We feel the proposed language misrepresents the purpose and value of the insurance and cast a negative reflection on the insurance. We definitely support fair, accurate and well informed disclosures; however, the proposed language is overly negative, inaccurate and vague. Texas has insurance regulations and more disclosures may actually confuse members. Our members' dreams and goals are important to us and we do not want to put their financial future at risk.

Houston Police FCU urges the Federal Reserve to take these concerns under consideration as you consider this new disclosure.

Sincerely,

Carolyn Roos
Vice President
Houston Police FCU
1600 Memorial Drive
Houston, TX 77007

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